

**US Army Corps
of Engineers[®]
Savannah District**

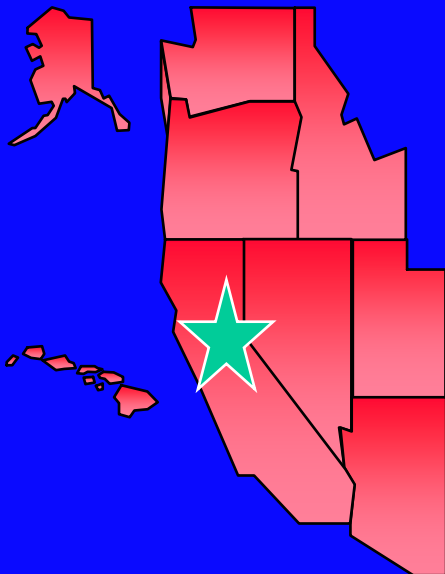
Homeowners Assistance Program



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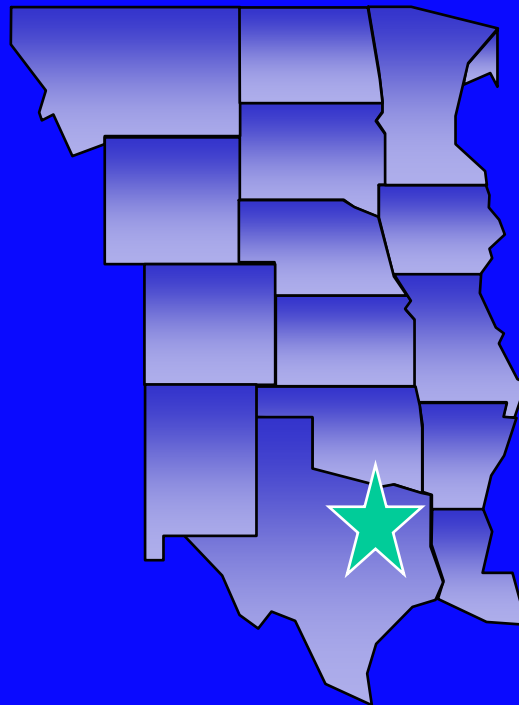
Geographical Boundaries of HAP Centers of Expertise

Sacramento District

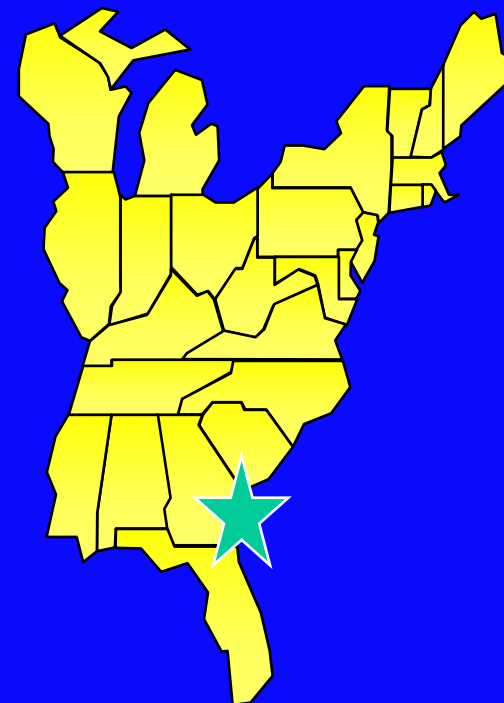


**Guam
Far East**

Ft. Worth District



Savannah District



**Europe
Panama
Puerto Rico
United Kingdom**



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Basis for Program

- Section 1013 of the Demonstration Cities and Metropolitan Development Act of 1966, as amended Provides for monetary relief for military and civilian employees faced with losses on the sale of their residence.
- The loss must be “...as the result of the actual or pending *closing* of a base, in the whole or part...there is *no present market* for the sale of such property upon reasonable terms and conditions...”
- Program is intended to reduce financial hardship



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Program Approval Process

- **BRAC or non-BRAC realignment or closure**
- **Potential Impact Report (PIR)**
- **Market Impact Study (MIS)**
- **Program Approval**



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Potential Impact Report

Announcement of Closure/Realignment

- **Estimated Number of Affected Personnel**
- **Estimated Number of Homeowners**
- **Area Population**
- **Average Cost of Housing**
- **Data on the Real Estate Market**
- **Has the Real Estate Market been Affected by the realignment/closure action?**
- **Are there any other circumstances Affecting the market?**



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Market Impact Study

- The Adverse Impact Must be RELATED or CAUSED by the Announcement or Actual Closure/Realignment.
- Indicators of An Adverse Impact:
 - Decline in Market Value
 - Decrease in New Home Construction & Sales
 - Increase in Foreclosures & Nos. of Homes on Market



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Other Factors

- **Inability to Sell Home for Amount of Outstanding Mortgage**
- **Ratio of Personnel/homeowners to area population**
- **Vacancy rate on rental units**
- **Increase in interest rates**
- **Private industry closings**
- **Unemployment rates**



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Benefits

- **Government Acquisition**
- **Private Sale Benefits**
- **Private Sale Augmentation**
- **Foreclosure**



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Eligibility Requirements

- **Active duty military and federal civilian personnel assigned at or near the affected installation**
- **Non-Appropriated Fund Instrumentalities (NAFI) personnel assigned at the affected installation.**
- **Owner-occupant and assigned on the announcement date**
- **Must relocate outside area**



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Points of Contact

- **Savannah District Information**
 - (800) 861-8144
 - <http://www.sas.usace.army.mil/hapinv/index.html>
- **Sacramento District Information**
 - (800) 811-5532
 - <http://www.spk.usace.army.mil>
- **Forth Worth District**
 - (888) 231-7751
 - <http://www.swf.usace.army.mil>